

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
Adrian Heredia
DebtorCase No. 12-24667-BB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 29

Date Rcvd: Aug 06, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2012.

db Adrian Heredia, 5417 N Calera Ave, Covina, CA 91722-1907
smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
31812322 Bank Of America, PO Box 982238, El Paso, TX 79998-2238
31812321 +Bank Of America, 450 American Street Sv416, Simi Valley, CA 93065-6285
31812324 +Capital One, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
31812325 +Chase Bank USA NA, Po Box 24696, Columbus, OH 43224-0696
31812328 Equifax, PO Box 144717, Orlando, FL 32814-4717
31812329 Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
31812330 Experian, NCAC, PO Box 9556, Allen, TX 75013-9556
31812331 Experian, Profile Management, PO Box 9558, Allen, TX 75013-9558
31812332 Firstsource Advantage, 205 Bryant Woods S, Buffalo, NY 14228-3609
31812334 +Gc Services, 6330 Gulfton, Houston, TX 77081-1198
31812340 +Trans Union Corporation, ATTN: Public Records Department, 555 W Adams St,
Chicago, IL 60661-3631
31812341 Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022
31812343 Westcom Credit Union, 123 S Marengo Ave, Pasadena, CA 91101-2428

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCADYE.COM Aug 07 2012 03:28:00 Carolyn A Dye (TR), Law Offices of Carolyn Dye,
3435 Wilshire Blvd, Suite 990, Los Angeles, CA 90010-1998
smg EDI: EDD.COM Aug 07 2012 03:28:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Aug 07 2012 03:28:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952
31812323 +EDI: HFC.COM Aug 07 2012 03:28:00 Best Buy/Hsbc, Po Box 5253, Carol Stream, IL 60197-5253
31812326 EDI: CITICORP.COM Aug 07 2012 03:28:00 Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
31812327 EDI: CITICORP.COM Aug 07 2012 03:28:00 Conoco/Phillips/Unions76/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
31812333 EDI: CALTAX.COM Aug 07 2012 03:28:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
31812335 EDI: RMSC.COM Aug 07 2012 03:28:00 Ge/Jcpenny, PO Box 965007, Orlando, FL 32896-5007
31812336 EDI: RMSC.COM Aug 07 2012 03:28:00 Gecrb/Care Credit, PO Box 965036,
Orlando, FL 32896-0001
31812337 EDI: HFC.COM Aug 07 2012 03:28:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
31812338 EDI: IRS.COM Aug 07 2012 03:28:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114-0326
31812339 EDI: SEARS.COM Aug 07 2012 03:28:00 Sears/Citibank, PO Box 6282,
Sioux Falls, SD 57117-6282
31812342 EDI: URSI.COM Aug 07 2012 03:28:00 United Recovery Systems, PO Box 722910,
Houston, TX 77272-2910

TOTAL: 13

***** BYPASSED RECIPIENTS *****

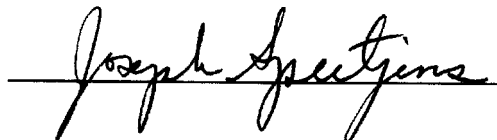
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2012

Signature:



District/off: 0973-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2012 at the address(es) listed below:

Carolyn A Dye (TR) trustee@cadye.com, cdye@ecf.epiqsystems.com;atty@cadye.com
Patti H Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Tyson Takeuchi on behalf of Debtor Adrian Heredia tysonlawfirm@yahoo.com
United States Trustee (LA) ustpreion16.la.ecf@usdoj.gov

TOTAL: 4

**United States Bankruptcy Court
Central District Of California**

255 East Temple Street, Los Angeles, CA 90012

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Adrian Heredia

BANKRUPTCY NO. 2:12-bk-24667-BB

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-5884

Employer Tax-Identification (EIN) No(s).(if any): N/A

Debtor Discharge Date: 8/6/12

Address:

5417 N Calera Ave
Covina, CA 91722-1907

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: August 6, 2012

Kathleen J. Campbell
Clerk of the Court

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.